

Information to identify the case:

Debtor 1 JORDAN LEE JEFFREY FREITAG

Social Security number or ITIN xxx-xx-6849

EIN --_-----

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court District of Minnesota

Case number: 22-42017

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

JORDAN LEE JEFFREY FREITAG

By the court: William J Fisher
United States Bankruptcy Judge

2/22/23

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
JORDAN LEE JEFFREY FREITAG
Debtor

Case No. 22-42017-WJF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0864-4
Date Rcvd: Feb 23, 2023

User: admin
Form ID: mnbb318

Page 1 of 2
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2023:

Recip ID	Recipient Name and Address
62899525	+ DANIEL J STAHLEY, PROVO PETERSEN & ASSOC, PO BOX 340, ROSEMOUNT MN 55068-0340
62899522	+ KIMBERLY ALLEX, 121 BRYANT AVE NW, RENVILLE MN 56284-9781
62899517	+ LEADING EDGE CREDIT UNION, PO BOX 307, WORTHINGTON MN 56187-0307
62899519	+ MINNESOTA COURT PAYMENT CENTER, PO BOX 898, WILLMAR MN 56201-0898
62899518	+ MINNWEST BANK, PO BOX 439, REDWOOD FALLS MN 56283-0439
62899523	+ NORTH STAR MUTUAL INS CO, PO BOX 48, COTTONWOOD MN 56229-0048
62899520	+ SOUTHWEST HEAL TH & HUMAN SERVICES, 266 E BRIDGE ST, ATTN CHILD SUPPORT SERVICES, REDWOOD FALLS MN 56283-1664

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
db	+ Email/PDF: kjbusiness99@gmail.com	Feb 23 2023 21:44:00	JORDAN LEE JEFFREY FREITAG, 121 BRYANT AVE NW, RENVILLE, MN 56284-9781
smg	+ EDI: MINNDEPREV.COM	Feb 24 2023 02:44:00	Minnesota Department of Revenue, Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
smg	+ Email/Text: ustpreion12.mn.ecf@usdoj.gov	Feb 23 2023 21:44:00	US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
smg	+ Email/Text: USAMN.BNC.Bankruptcy@usdoj.gov	Feb 23 2023 21:44:00	United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
62899521	+ Email/Text: backoffice@affirm.com	Feb 23 2023 21:45:00	AFFIRM INC, 650 CALIFORNIA ST, FL 12, SAN FRANCISCO CA 94108-2716
62899526	^ MEBN	Feb 23 2023 21:40:31	MRS ASSOCIATES, 1930 OLNEY AVE, CHERRY HILL NJ 08003-2016
62899524	+ EDI: VERIZONCOMB.COM	Feb 24 2023 02:44:00	VERIZON WIRELESS, 500 TECHNOLOGY DR, SUITE 550, WELDON SPRING MO 63304-2225

TOTAL: 7

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
intp		Fulda Area Credit Union

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0864-4

User: admin

Page 2 of 2

Date Rcvd: Feb 23, 2023

Form ID: mnbb318

Total Noticed: 14

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2023 at the address(es) listed below:

Name	Email Address
Melissa Porter	on behalf of Interested Party Fulda Area Credit Union mporter@logs.com MNBKYAffidavits@logs.com
Patti J. Sullivan	patti@pattisullivan.com mn11@ecfbis.com
US Trustee	ustpregion12.mn.ecf@usdoj.gov

TOTAL: 3